	States Bankruptcy C hern District of Illin			Voluntar	y Petition
Name of Debtor (if individual, enter Last, First, N Vuksinic, John D.			nt Debtor (Spouse) (Last, First, Jill R.	t, Middle):	
All Other Names used by the Debtor in the last 8 (include married, maiden, and trade names):  None	years	(include mar	mes used by the Joint Debtor ried, maiden, and trade names enee Eaton		s
Last four digits of Soc. Sec. or Individual-Taxpay (if more than one, state all): 5827	er I.D. (ITIN) No./Complete EI	N Last four digit (if more than	ts of Soc. Sec. or Individual-7 one, state all): 5770	Taxpayer I.D. (IT	IN) No./Complete EIN
Street Address of Debtor (No. and Street, City, a 656 Sterling Court	and State)	656 Sterl	ss of Joint Debtor (No. and Sting Court	treet, City, and St	ate
DeKalb, IL	ZIPCODE 60115	– DeKalb,	IL		ZIPCODE 60115
County of Residence or of the Principal Place of	Business:	County of Re	esidence or of the Principal Pl	lace of Business:	
DeKalb	. 11	DeKalb	C.I.' ( D.1) ('C.1'CC		1
Mailing Address of Debtor (if different from stre	et address):	Mailing Add	ress of Joint Debtor (if different	ent from street ad	dress):
	ZIPCODE				ZIPCODE
Location of Principal Assets of Business Debtor	(if different from street address	above):			ZIPCODE
Type of Debtor (Form of Organization) (Check one box)  Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership  Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Filing Fee (Check one b  Full Filing Fee attached  Filing Fee to be paid in installments (Applica signed application for the court's consideration to pay fee except in installments. Rule 10066  Filing Fee waiver requested (applicable to chattach signed application for the court's consideration fo	able to individuals only) Must a certifying that the debtor is us (b). See Official Form No. 3A. apter 7 individuals only). Must	attach nable  B. A	the Petition The Petition Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13  Nati (Chapter 13  A compose of the personal individual primarily of personal, family, or hapter 11 is ebtor is a small business as debtor is not a small business as debtor is a small business	by an for a household  Debtors  efined in 11 U.S. as defined in 11 U.S. as defined in 11 U.S. bettient liquidated delayer less than \$2,19  petition.  olicited prepetition	one box) Petition for of a Foreign ding Petition for of a Foreign drope description for of a Foreign occeding  Debts are primarily business debts  C. § 101(51D)  J.S.C. § 101(51D)  Debts (excluding debts 20,000)  on from one or
Statistical/Administrative Information  Debtor estimates that funds will be available for dist	with the succession of an editors	<u>'</u>			THIS SPACE IS FOR COURT USE ONLY
Debtor estimates that, after any exempt property is edistribution to unsecured creditors.		s paid, there will b	e no funds available for		
Estimated Number of Creditors  1-49 50-99 100-199 200-999	1000- 5000 5,001- 10,000	10,001- 25,000	25,001- 50,001- 50,000 100,000	Over 100,000	
Estimated Assets  \$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$500,000 to \$1 million	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	\$50,000,001 to \$100 million	\$100,000,001 \$500,000,001 to \$500 to \$1 billion	More than \$1 billion	
Estimated Liabilities	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	\$50,000,001 to \$100 million	\$100,000,001 \$500,000,001 to \$500 to \$1 billion	More than \$1 billion	

BI (Official 1989 091/14965 DOC 1 Filed 11/08/0		$03$ Desc Main $_{ m Page}$ 2			
Voluntary Petition (This page must be completed and filed in every case)	Page 7 of 5 Name of Debtor(s): John D. Vuksinic & Jill R. Vu	ıksinic			
All Prior Bankruptcy Cases Filed Within Last 8 Years (	If more than two, attach additional sheet)	·			
Location NONE Where Filed:	Case Number:	Date Filed:			
Location Where Filed: N.A.	Case Number:	Date Filed:			
Pending Bankruptcy Case Filed by any Spouse, Partner	or Affiliate of this Debtor (If more th	an one, attach additional sheet)			
Name of Debtor: NONE	Case Number:	Date Filed:			
District:	Relationship:	Judge:			
Exhibit A	<b>Exhib</b> (To be completed if de				
(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to	whose debts are primar	rily consumer debts)			
Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)	I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.  I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).				
	- /s/ Dichard H. Schmack				
Exhibit A is attached and made a part of this petition.	X /s/ Richard H. Schmack Signature of Attorney for Debtor(s)	Date			
	ibit C				
Does the debtor own or have possession of any property that poses or is alleged	d to pose a threat of imminent and identifiable h	narm to public health or safety?			
Yes, and Exhibit C is attached and made a part of this petition.					
☑ No					
	hibit D				
(To be completed by every individual debtor. If a joint petition is filed, each		hibit D.)			
Exhibit D completed and signed by the debtor is attached and made a	a part of this petition.				
If this is a joint petition:					
Exhibit D also completed and signed by the joint debtor is attached a	and made a part of this petition.				
T.O. di D					
	arding the Debtor - Venue ny applicable box)				
Debtor has been domiciled or has had a residence, princi	• • • • • • • • • • • • • • • • • • • •	District for 180 days			
immediately preceding the date of this petition or for a lo					
There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.					
or has no principal place of business or assets in the Unit	Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United Sates in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.				
	ides as a Tenant of Residential Prop	erty			
Landlord has a judgment for possession of debtor's resid		)			
(Name of	landlord that obtained judgment)				
(Address	of landlord)				
Debtor claims that under applicable non bankruptcy law, entire monetary default that gave rise to the judgment for	, there are circumstances under which the debto				
Debtor has included in this petition the deposit with the operiod after the filing of the petition.					
Debtor certifies that he/she has served the Landlord with	this certification. (11 U.S.C. § 362(1)).				

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Bankruptcy2009 @199	

Case 09-74965 Doc 1 Filed 11/08/09 Entered 11/08/09 19:38:03 Desc Main Document Page 3 of 51 B1 (Official Form 1) (1/08) Page 3 Name of Debtor(s): **Voluntary Petition** (This page must be completed and filed in every case) John D. Vuksinic & Jill R. Vuksinic **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and I declare under penalty of perjury that the information provided in this petition has chosen to file under chapter 7] I am aware that I may proceed under is true and correct, that I am the foreign representative of a debtor in a foreign chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief proceeding, and that I am authorized to file this petition. available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the (Check only one box.) petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with chapter 15 of title 11, United States I request relief in accordance with the chapter of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are Code, specified in this petition. attached. Pursuant to 11 U.S.C.§ 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X /s/ John D. Vuksinic Signature of Debtor (Signature of Foreign Representative) **X** /s/ Jill R. Vuksinic Signature of Joint Debtor (Printed Name of Foreign Representative) Telephone Number (If not represented by attorney) (Date) Date Signature of Attorney\* Signature of Non-Attorney Petition Preparer /s/ Richard H. Schmack Signature of Attorney for Debtor(s) I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, 2) I prepared this document for compensation, RICHARD H. SCHMACK 3127667 and have provided the debtor with a copy of this document and the notices Printed Name of Attorney for Debtor(s) and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and, 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition Firm Name preparers, I have given the debtor notice of the maximum amount before any document for filing for a debtor or accepting any fee from the debtor, as 584 West State Street required in that section. Official Form 19 is attached. Address Sycamore, IL 60178 Printed Name and title, if any, of Bankruptcy Petition Preparer 815-895-2074 Telephone Number Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) \*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Address **Signature of Debtor (Corporation/Partnership)** I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, Date United States Code, specified in this petition. Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. Signature of Authorized Individual Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual: Printed Name of Authorized Individual If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. Title of Authorized Individual A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or Date imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B1 D (Official Form 1, Exhibit D) (12/08)

## UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re	John D. Vuksinic & Jill R. Vuksinic	Case No.
	Debtor(s)	(if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

B1 D (Official Form 1, Exh. D) (12/08) - Cont.

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□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: [Check the
applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental
illness or mental deficiency so as to be incapable of realizing and making rational
decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the
extent of being unable, after reasonable effort, to participate in a credit counseling
briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.

I certify under penalty of perjury that the information provided above is true and correct.

counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

5. The United States trustee or bankruptcy administrator has determined that the credit

Signature of Debtor:	/s/ John D. Vuksinic	
	JOHN D. VUKSINIC	
Doto		

B1 D (Official Form 1, Exhibit D) (12/08)

## UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re_	John D. Vuksinic & Jill R. Vuksinic	Case No
	Debtor(s)	(if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

Page 2

B1 D (Official Form 1, Exh. D) (12/08) - Cont.

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□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the
applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental
illness or mental deficiency so as to be incapable of realizing and making rational
decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the
extent of being unable, after reasonable effort, to participate in a credit counseling
briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Joint Debtor:	/s/ Jill R. Vuksinic	
-	JILL R. VUKSINIC	
Date:		

**B6 Cover (Form 6 Cover) (12/07)** 

#### FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or it part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

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Desc Main

In re	John D. Vuksinic & Jill R. Vuksinic	Case No.
	Debtor	(If known)

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C – Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Homestead Real Estate 17548 Loop Lane Yelm, WA 93327	Tenancy by the Entirety	J	140,000.00	Exceeds Value
	Total		140,000.00	

Total >

140,000.00

(Report also on Summary of Schedules.)

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Desc Main

In re John D. Vuksinic & Jill R. Vuksinic

**Debtor** 

Case No. \_\_\_\_\_(If known)

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Cash on hand.	X			
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account Harborstone Credit Union P.O.Box 4207 Tacoma, WA 98438-0207	J	3,811.35
		Savings Account Harborstone Credit Union P.O.Box 4207 Tacoma, WA 98438-0207	J	110.00
		Savings Account Boeing Employees Credit Union P.O.Box 97050 Seattle WA 98124-9750	J	5.32
		Checking Account USAA Federal Savings Bank 10750 McDermott Freeway San Antonio, TX 78288-9876	J	18.03
		Savings Account USAA Federal Savings Bank 10750 McDermott Freeway San Antonio, TX 78288-9876	J	0.01
Security deposits with public utilities, telephone companies, landlords, and others.		Security Deposit	J	1,200.00

In re	John D. Vuksinic & Jill R. Vuksinic	С
-	Debtor	

Case No.	
	(If known)

#### SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
4. Household goods and furnishings, including audio, video, and computer equipment.		Nina H. Cosentino Lorenz Burkheart 213 South Second Street DeKalb, IL 60115  Sofa, recliner, coffee & console tables, cabinet, 3 tvs, stereo, entertainment center, vacuum, 2 beds, armoire, 2 dressers, nightstands, quilt rack, computer, printer, desk, bookshelf, coat tree, small appliances, dinner & cookware, table & chairs, hutch Debtors' Residence	J	1,000.00
5. Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		tablesaw, tools, lawn equipment Debtors's Residence  Books dvds, cds, video games & game system, knick knacks, wall hangings & decor, holiday decorations, toys Debtors' Residence	J	70.00 260.00
6. Wearing apparel.		Miscellaneous Clothing Debtors' Residence	J	500.00
7. Furs and jewelry.		Jewelry Debtors' Residence	J	200.00
8. Firearms and sports, photographic, and other hobby equipment.		Exercise equipment, bicycles Debtors' Residence	J	40.00

JG <u> </u>	
ocument	Page 12 of

Case No.	-	

**Debtor** 

In re John D. Vuksinic & Jill R. Vuksinic

(If known)

#### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Interests in insurance policies. Name insurance company of each policy and itemize	X		H	
surrender or refund value of each.				
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.		U. S. Currency Debtors' Residence	J	40.00
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			

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Desc Main

n no	Iohn	D	Vuksinic	& Iill	P	Vuksinic

ase No.	
	(If known)

**Debtor** 

#### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2007 Suzuki GSX-R600 Motorcycle Debtor's Residence	Н	5,500.00
		2006 Ford Ranger Pickup Truck Debtor's Residence	J	10,800.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
	•	0 continuation sheets attached Tot	1	\$ 23,554.71

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(If known)

In re	John D	. Vuksinic	& Jill R	. Vuksinic

Case No. \_

Debtor		(If
SCHEDULE C - PROPERTY	CLAIMED A	AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)

	11 U.S.C. § 522(b)(2)
◩	11 U.S.C. § 522(b)(3)

 $\ \square$  Check if debtor claims a homestead exemption that exceeds \$136,875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Checking Account	(Husb)735 I.L.C.S 5§12-1001(b) (Wife)735 I.L.C.S 5§12-1001(b)	1,905.67 1,905.68	3,811.35
Savings Account	(Husb)735 I.L.C.S 5§12-1001(b) (Wife)735 I.L.C.S 5§12-1001(b)	55.00 55.00	110.00
Savings Account	(Husb)735 I.L.C.S 5§12-1001(b) (Wife)735 I.L.C.S 5§12-1001(b)	2.66 2.66	5.32
2007 Suzuki GSX-R600 Motorcycle	(Husb)735 I.L.C.S 5§12-1001(c)	2,400.00	5,500.00
2006 Ford Ranger Pickup Truck	(Wife)735 I.L.C.S 5§12-1001(c)	2,400.00	10,800.00
Checking Account	(Husb)735 I.L.C.S 5§12-1001(b) (Wife)735 I.L.C.S 5§12-1001(b)	9.01 9.02	18.03
Savings Account	(Wife)735 I.L.C.S 5§12-1001(b)	0.01	0.01
U. S. Currency	(Husb)735 I.L.C.S 5§12-1001(b) (Wife)735 I.L.C.S 5§12-1001(b)	20.00 20.00	40.00
Security Deposit	(Husb)735 I.L.C.S 5§12-1001(b) (Wife)735 I.L.C.S 5§12-1001(b)	600.00 600.00	1,200.00
Books dvds, cds, video games & game system, knick knacks, wall hangings & decor, holiday decorations, toys	(Husb)735 I.L.C.S 5§12-1001(b) (Wife)735 I.L.C.S 5§12-1001(b)	130.00 130.00	260.00
Miscellaneous Clothing	(Husb)735 I.L.C.S 5§12-1001(a) (Wife)735 I.L.C.S 5§12-1001(a)	250.00 250.00	500.00
Jewelry	(Husb)735 I.L.C.S 5§12-1001(b) (Wife)735 I.L.C.S 5§12-1001(b)	100.00 100.00	200.00

Document

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In re John D. Vuksinic & Jill R. Vuksinic

Case No. \_

**Debtor** 

(If known)

#### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Page)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Sofa, recliner, coffee & console tables, cabinet, 3 tvs, stereo, entertainment center, vacuum, 2 beds, armoire, 2 dressers, nightstands, quilt rack, computer, printer, desk, bookshelf, coat tree, small appliances, dinner & cookware, table & chairs, hutch	(Husb)735 I.L.C.S 5§12-1001(b) (Wife)735 I.L.C.S 5§12-1001(b)	500.00 500.00	1,000.00
Exercise equipment, bicycles	(Husb)735 I.L.C.S 5§12-1001(b) (Wife)735 I.L.C.S 5§12-1001(b)	20.00 20.00	40.00
tablesaw, tools, lawn equipment	(Husb)735 I.L.C.S 5§12-1001(b) (Wife)735 I.L.C.S 5§12-1001(b)	35.00 35.00	70.00

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**B6D (Official Form 6D) (12/07)** 

In re	John D. Vuksinic & Jill R. Vuksinic	Case No.	
	Debtor	(If known)	

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.			Lien: 1st Mortgage					62,255.87
Bank of America Customer Service P.O.Box 5170 Simi Valley, CA 95062-5170		J	Security: Homestead Real Estate  VALUE \$ 140,000.00				202,255.87	
ACCOUNT NO.	H		VALUE \$ 140,000.00 Lien: PMSI in vehicle < 910 days					
Boeing Employees Credit Union P.O.Box 97050 Seattle WA 98124-9750		J	Security: 2006 Ford Ranger Pickup Truck				16,471.20	5,671.20
			VALUE \$ 10,800.00	•				
ACCOUNT NO.  National Bank & Trust Company 230 West State Street Sycamore, IL 60178		J	Lien: PMSI in vehicle < 910 days Security: 2007 Suzuki GSX Motorcycle				9,652.00	4,152.00
			VALUE \$ 5,500.00	•				
continuation sheets attached			(Total o	Sub			\$ 228,379.07	\$ 72,079.07
			(Total o	7	otal	>	\$ 228,379.07	\$ 72,079.07

(Report also on

(If applicable, report Summary of Schedules) also on Statistical Summary of Certain Liabilities and Related Data.)

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B6E (Official Form 6E) (12/07)

In re	John D. Vuksinic & Jill R. Vuksinic	. Case No.	
	Debtor	(if known)	

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box it debtor has no creditors nothing unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

#### Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C.  $\S$  507(a)(3).

#### Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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John D. Vuksinic & Jill R. Vuksinic	Case No
Debtor	(if known)
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fishermen.	an, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals	
Claims of individuals up to $\$2,425*$ for deposits for the purchase, lease, or rer that were not delivered or provided. 11 U.S.C. $\$$ 507(a)(7).	ntal of property or services for personal, family, or household use,
☐ Taxes and Certain Other Debts Owed to Governmental Units	
Taxes, customs duties, and penalties owing to federal, state, and local govern	mental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Institu	ıtion
Claims based on commitments to the FDIC, RTC, Director of the Office of Th	
Governors of the Federal Reserve System, or their predecessors or successors, to U.S.C. § 507 (a)(9).	
Claims for Death or Personal Injury While Debtor Was Intoxicated	
·	
Claims for death or personal injury resulting from the operation of a motor velcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).	ehicle or vessel while the debtor was intoxicated from using
* Amounts are subject to adjustment on April 1, 2010, and every three years there	eafter with respect to cases commenced on or after the date of
adjustment.	-

0 \_\_\_\_ continuation sheets attached

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B6F (Official Form 6F) (12/07)

In re _	John D. Vuksinic & Jill R. Vuksinic	, Case No	•
	Dobton		(If Imourn)

#### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 09 SC 362  American Mediation 1 S 132 Summit Ave, Suite 202 B Oakbrook Terrace, IL 60181			Consideration: Agents for CitiBank				Notice Only
ACCOUNT NO. XXXXXXXXXXXX4428 American TV 2404 West Beltline Hwy Madison, WI 53718			Consideration: Credit card debt				1,402.23
ACCOUNT NO. XXXX1570  Asset Acceptance LLC P.O.Box 2039  Warren, MI 48090-2039			Consideration: Collection Agent for American TV				Notice Only
ACCOUNT NO. XXXXXXXXXXXXXXX246 Beacon Services P.O.Box 4597 Timonium, MD 21094-4597	7		Consideration: Collection Agent for Water Street Financial				Notice Only
6continuation sheets attached				Subt	otal	>	\$ 1,402.23
				Т	otal	<b>&gt;</b>	\$

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B6F (Official Form 6F) (12/07) - Cont.

In re	John D. Vuksinic & Jill R. Vuksinic	Case No	
	Debtor	(If known)	

#### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 169601-xxxxxxxxxx  Beneficial National Bank P.O.Box 15518  Wilmington, DE 19850-5518			Consideration: Credit card debt				2,204.00
ACCOUNT NO. XXXXXXXXXXXXXX299 Best Buy / HSBC P.O.Box 15521 Wilmington, DE 19850-5521	6		Consideration: Credit card debt				2,381.12
ACCOUNT NO. 09 SC 632  Blitt & Gaines 661 Glenn Avenue Wheeling, IL 60090			Consideration: Attorneys for Citi Card				Notice Only
ACCOUNT NO. XXXXXX2711  Boeing Employees Credit Union P.O.Box 97050  Seattle, WA 98124-9750			Incurred: 3/20/09 Consideration: Deficiency Balance on repossessed 05 Ford Explorer				16,128.33
ACCOUNT NO. 1415  Citi Cards 4600 Houoston Road Florence, KY 41042			Consideration: Credit card debt				7,224.96
Sheet no. 1 of 6 continuation sheets attact to Schedule of Creditors Holding Unsecured	ched			Sub	tota	l≯	\$ 27,938.41

Nonpriority Claims

Total ➤ \$

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In re	John D. Vuksinic & Jill R. Vuksinic	,	Case No.	
	Debtor			(If known)

#### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CCOUNT NO. XXXXXXXXXXXXXXX iti Cards	2007	HUSBAND, WIFE, JOINT ORCOMMUNITY		CONTINGENT	UNLIQUIDATED	DISPUTED	OF CLAIM
ox 6000 he Lakes, NV 89163-6000	989 /		Consideration: Credit card debt				8,128.11
learwood Community Association 1603 North Clearlake Blvd SE elm, WA 98597			Consideration: Association Fees for former home				940.54
ornerstone Enterprises, Inc. 12 Triplett Street wnsboro, KY 42303-3559			Consideration: Collection Agent for Owensboro Medical Practice				Notice Only
redit Collection Services wo Wells Avenue ept. 9134 ewton, MA 02459			Consideration: Collection Agent for Farmer's Insurance				Notice Only
reditors Interchange O.Box 1335 uffalo, NY 14240-1335		J	Consideration: Collection Agent for Sears Mastercard				Notice Only

Sheet no. 2 of 6 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal> Total ➤

9,068.65 \$

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In re	John D. Vuksinic & Jill R. Vuksinic	, Case No.	
	Debtor	(If kno	own)

#### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXXXXXXXXXXX246 Elan Financial Services P.O.Box 108 St. Louis, MO 63166-9801	7		Consideration: Collection Agent for US Bank				Notice Only
ACCOUNT NO. G-XXX8371  ER Solutions P.O.Box 9004 Renton, WA 98057			Consideration: Collection Agent for Puget Sound Energy				Notice Only
ACCOUNT NO. XXXXXXX4409  Farmers Insurance Group 4680 Wilshire Blvd Los Angeles, CA 90010			Consideration: Insurance Premiums				24.71
ACCOUNT NO. XXXXXXXXXXXXXX721 GE Money Bank / Old Navy Bankruptcy Department P.O.Box 103104 Roswell, GA 30076	6		Consideration: Credit card debt				397.91
ACCOUNT NO. xxxxxxxxxxxx2519  GLA Collection Company 2630 Gleeson Lane Louisville, KY 40299			Consideration: Collection Agent for Co-op Health Service				107.00
Sheet no. 3 of 6 continuation sheets attact to Schedule of Creditors Holding Unsecured	hed			Sub	tota	ı>	\$ 529.62

Nonpriority Claims

Total ➤ \$

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In re	John D. Vuksinic & Jill R. Vuksinic	Case No	
	Debtor	(If known)	

#### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXXXX8468  Kohl's P.O.Box 3043  Milwaukee, WI 53201-3043			Consideration: Credit card debt				338.16
ACCOUNT NO. XXXXXXXXXXXXX299 LDG Financial Services 7001 Peachtree Industrial Blvd Suite 320 Norcross, GA 30092	6		Consideration: Collection Agent for Best Buy/HSBC				Notice Only
ACCOUNT NO. 6883  Mann Bracken LLP 2727 Paces Ferry Road Suite 1400 Atlanta, GA 30339			Consideration: Collection Agent for Target National Bank				Notice Only
ACCOUNT NO. XXXXXXXXXXXXX72 NCO Financial Systems P.O.Box 12100 Dept. 64 Trenton, NJ 08650	6		Consideration: Collection Agent for GE Money Bank/Old Navy				Notice Only
ACCOUNT NO. XXXXXXXXXXXXX989 NES 29125 Solon Road Solon, OH 44139-3442	7		Consideration: Collection Agent for Citi Card				Notice Only
Sheet no. 4 of 6 continuation sheets attact to Schedule of Creditors Holding Unsecured	ched			Sub	tota	ı>	\$ 338.16

Nonpriority Claims

Total ➤ \$

B6F (Official Form 6F) (12/07) - Cont.

In re _	John D. Vuksinic & Jill R. Vuksinic	<b>,</b>	Case No		
	Debtor			(If known)	

#### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 46xxxx  Owensboro Medical Practice 1200 Breckenridge Street Owensboro, KY 42303		J	Consideration: Medical services				47.00
ACCOUNT NO. XXXXXX7880  Puget Sound Energy BOT-01H P.O.Box 91269 Bellevue, WA 98009-9269			Consideration: Electric Utility Service				117.63
ACCOUNT NO. XXXXXXXXXXXXXX55 Sears Gold Mastercard P.O.Box 6282 Sioux Falls, SD 57117-6282	11		Consideration: Credit card debt				1,997.72
ACCOUNT NO. XXXXX3788  Sentry Credit 2809 Grand Avenue Everett, WA 98201			Consideration: Collection Agent for Puget Sound Energy				Notice Only
ACCOUNT NO. xxxxxxxxxxx6883  Target National Bank P.O.Box 9475 MS-3Z-R Minneapolis, MN 55440-9475			Consideration: Credit card debt				3,570.32
Sheet no. <u>5</u> of <u>6</u> continuation sheets atta to Schedule of Creditors Holding Unsecured	ched			Sub	tota	ı>	\$ 5,732.67

Nonpriority Claims

\$

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In re	John D. Vuksinic & Jill R. Vuksinic	Case No.	
	Debtor		known)

#### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXXXXXXXXXXXX789 The Company Store/WFNNB P.O.Box182124 Columbus, OH 43218-2124	9		Consideration: Credit card debt				469.95
ACCOUNT NO. XXXXXXX6400  Thurston County Treasurer 2000 Lakeridge Drive SW Olympia, WA 98502-6080			Consideration: Property Taxes for former home				1,862.44
ACCOUNT NO. XXXXXXXXXXXXXX246 US Bank P.O.Box 6335 Fargo, ND 58125-6335	7		Consideration: Credit card debt				8,497.87
ACCOUNT NO. XXXXXXXXXXXXXX240 Water Street Financial, Inc. 2400 York Rd, Sute 200 Lutherville Timonium, MD 21093-2280	7		Consideration: Collection Agent for US Bank				Notice Only
ACCOUNT NO.							

Sheet no. <u>6</u> of <u>6</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal ➤ \$ 10,830.26 Total ➤ \$ 55,840.00

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In re	John D. Vuksinic & Jill R. Vuksinic	Case No.	
	Debtor		(if known)

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Nina H. Cosentino Lorenz Burkheart 213 South Second Street DeKalb, IL 60115	Unexpired Lease of Residential Property

In re	John D. Vuksinic & Jill R. Vuksinic	Case No.	
	Debtor		(if known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. Bankr. P. 1007(m).

$   \sqrt{} $	Check	this l	box if	debtor	has	no	codebtors.
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NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

RELATIONSHIP(S): Son

**DEBTOR** 

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DEPENDENTS OF DEBTOR AND SPOUSE

AGE(S): 8

**SPOUSE** 

B6I (Official Form 6I) (12/07)

Married

In re

Debtor's Marital

**Employment:** 

Status:

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None

John D. Vuksinic & Jill R. Vuksinic	Case
Debtor	(if known)

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Employment.	DEBTOR		SIOUSE	
Occupation	Recruiter	Disabled		
Name of Employer	U. S. Army			
How long employed	20 yrs.			
Address of Employer	901 Lucinda Avenue			
	DeKalb, IL 60115			
INCOME: (Estimate of average)	age or projected monthly income at time case filed)		DEBTOR	SPOUSE
. Monthly gross wages, sal	•		\$ 5,608.77	\$0.00
(Prorate if not paid mo	•			
Estimated monthly overti	ime		\$0.00_	\$0.00
. SUBTOTAL			\$5,608.77	\$0.00
LESS PAYROLL DEDU	CTIONS			
a. Payroll taxes and so	cial security		\$597.58	\$
b. Insurance	crar security		\$64.79	\$
c. Union Dues			\$0.00	\$0.00
d. Other (Specify: (D)	)Federal Campaign	)	\$	\$
. SUBTOTAL OF PAYRO	LL DEDUCTIONS		\$664.37	\$0.00
5 TOTAL NET MONTHL	Y TAKE HOME PAY		\$4,944.40	\$0.00
7. Regular income from ope	eration of business or profession or farm		\$0.00	\$0.00
(Attach detailed statemen	nt)			
3. Income from real propert	sy .		\$	\$
Interest and dividends			\$0.00	\$0.00
•	e or support payments payable to the debtor for the		\$0.00	\$0.00
debtor's use or that of de	-		Ψ	Ψ
11. Social security or other			\$0.00	\$ 833.00
(Specify) (S)Social Social Soc				
2. Pension or retirement in	acome		\$	\$0.00
3. Other monthly income_			\$0.00	\$0.00
(Specify)			\$0.00	\$0.00
4. SUBTOTAL OF LINES	7 THROUGH 13		\$0.00	\$833.00
5. AVERAGE MONTHLY	7 INCOME (Add amounts shown on Lines 6 and 14)		\$ 4,944.40	\$833.00
6. COMBINED AVERAG from line 15)	E MONTHLY INCOME (Combine column totals		\$	5,777.40_
		(Report also on S	ummary of Schedules	and, if applicable,
		on Statistical Sun	nmary of Certain Liabi	lities and Related Da

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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Case No.

(if known)

0.00

20.00

5,005.00

SCHEDULE J - CURRENT EXPENDITURES OF	'INDIVIDUAL DEBTOR(S)
Complete this schedule by estimating the average or projected monthly expenses filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show n calculated on this form may differ from the deductions from income allowed on Form 22A or	nonthly rate. The average monthly expenses
Check this box if a joint petition is filed and debtor's spouse maintains a separate house labeled "Spouse."	sehold. Complete a separate schedule of expenditures
1. Rent or home mortgage payment (include lot rented for mobile home)	\$1,200.00
a. Are real estate taxes included? Yes No	,
b. Is property insurance included? Yes No	
2. Utilities: a. Electricity and heating fuel	\$300.00_
b. Water and sewer	\$90.00_
c. Telephone	\$237.00_
d. Other <u>Cable &amp; Internet</u>	
3. Home maintenance (repairs and upkeep)	\$30.00_
4. Food	\$1,000.00_
5. Clothing	\$200.00_
6. Laundry and dry cleaning	\$80.00_
7. Medical and dental expenses	\$180.00_
8. Transportation (not including car payments)	\$500.00_
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$200.00_
10.Charitable contributions	\$0.00_
11.Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$20.00_
b. Life	\$0.00_
c. Health	\$0.00_
d.Auto	\$200.00_
e. Other	
12.Taxes (not deducted from wages or included in home mortgage payments)	
(Specify)	\$
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included	
a. Auto	\$388.00_
b. Other	
c. Other	
14. Alimony, maintenance, and support paid to others	\$\$
15. Payments for support of additional dependents not living at your home	\$0.00

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: None

O STATEMENT OF MO		

16. Regular expenses from operation of business, profession, or farm (attach detailed statement)

if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,

20. STATEMENT OF MONTHLY NET INCO
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garbage

In re John D. Vuksinic & Jill R. Vuksinic

**Debtor** 

a. Average monthly income from Line 15 of Schedule (Includes spouse income of \$833.00. See Schedule I)		\$ 5,777.40
b. Average monthly expenses from Line 18 above		\$ 5,005.00
c. Monthly net income (a. minus b.)	(Net includes Debtor/Spouse combined Amounts)	\$ 772.40

B6 Summary (Official Form 6 - Summary) (12/07)

# United States Bankruptcy Court Northern District of Illinois

In re	John D. Vuksinic & Jill R. Vuksinic	Case No.	
	Debtor		
		Chapter 7	

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

#### AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A – Real Property	YES	1	\$ 140,000.00		
B – Personal Property	YES	4	\$ 23,554.71		
C – Property Claimed as exempt	YES	2			
D – Creditors Holding Secured Claims	YES	1		\$ 228,379.07	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	7		\$ 55,840.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 5,777.40
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 5,005.00
тот	ΓAL	21	\$ 163,554.71	\$ 284,219.07	

# Official Support of Main United States Barry Court Northern District of Illinois

In re	John D. Vuksinic & Jill R. Vuksinic	Case No.	
	Debtor		
		Chapter	7

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount	
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	0.00

#### **State the Following:**

State the Following.			
Average Income (from Schedule I, Line 16)	\$	5,777.40	
Average Expenses (from Schedule J, Line 18)	\$	5,005.00	
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$	5,782.70	

#### **State the Following:**

State and I and wings		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 72,079.07
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 55,840.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 127,919.07

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John D. Vuksinic & Jill R. Vuksinic

Debtor

Case No. \_\_\_\_ (If known)

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_23\_\_\_ sheets, and that they are true and correct to the best of my knowledge, information, and belief. /s/ John D. Vuksinic /s/ Jill R. Vuksinic (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Social Security No. Printed or Typed Name and Title, if any, (Required by 11 U.S.C. § 110.) of Bankruptcy Petition Preparer If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document. Address Signature of Bankruptcy Petition Preparer Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP \_\_\_\_\_ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership ] of the \_\_\_\_ \_\_\_\_\_ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Date \_\_\_ Signature: \_\_\_ [Print or type name of individual signing on behalf of debtor.] [An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In Re	nn D. Vuksinic & Jill R. Vuksinic	Case No.	
		(if known)	

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or selfemployed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT		SOURCE
2009(db)	34,395.76	US Army	
2008(db)	73,036.00	US Army	
2007(db)	37,779.00	US Army	
2009(jdb)			
2008(jdb)			
2007(jdb)			

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

(db)

(db)

22008(jdb) 10248 SSI 2007(jdb) 10008.00 SSI

None

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Boeing Employees Credit Union P.O.Box 97050 Seattle WA 98124-9750	Regular Monthly Payments	1164.00	16,471.20
National Bank & Trust Company 230 West State Street Sycamore, IL 60178	Regular Monthly Payments	\$750.00	9,652.00

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

None

 $\bowtie$ 

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

Citibank South v. John D. Vuksinic

Small Claims Action

DeKalb County Circuit Court Sycamore, IL 60178 Pending

O. Vuksinic Sycamore, I

#09 SC 632

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

#### Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

Boeing Employees Credit Union P.O.Box 97050 Seattle, WA 98124-9750

3/20/09

2005 Ford Explorer Deficiency Balance: \$17,160.00

#### 6. Assignments and Receiverships

None  $\boxtimes$ 

Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF **ASSIGNEE** 

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None M

List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF **CUSTODIAN** 

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF **ORDER** 

DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None X

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY DATE OF **GIFT** 

DESCRIPTION AND VALUE OF GIFT

## 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS DATE OF LOSS

## 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Richard H. Schmack 584 West State Street Sycamore, IL 60178	10/22/08	\$50.00
Richard H. Schmack 584 West State Street Sycamore, IL 60178	1/5/09	\$650.00
Richard H. Schmack 584 West State Street Sycamore, IL 60178	2/28/09	\$600.00
Richard H. Schmack 584 West State Street Sycamore, IL 60178	6/5/09	\$499.00
Money Management International 9009 W. Loop South 7th Floor Houston, TX 77096-1719	9/8/09	\$50.00

## 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR
DESCRIPTION AND
VALUE OF PROPERTY OR
DEBTOR'S INTEREST IN PROPERTY

## 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

## 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

## 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATE AMOUNT OF OF

SETOFF SETOFF

## 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND DESCRIPTION AND LOCATION OF PROPERTY ADDRESS OF OWNER VALUE OF PROPERTY

## 15. Prior address of debtor

None

If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

8 Golfview Place Same 5/08 - 5/09

DeKalb, IL 60115

1651 Thompson Street Same 9/06 - 4/08

DuPont, WA 98327

## 16. Spouses and Former Spouses

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

## 17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE ENVIRONMENTAL LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

 $\boxtimes$ 

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE ENVIRONMENTAL LAW

None

 $\bowtie$ 

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

## 18. Nature, location and name of business

preceding the commencement of this case.

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN **ADDRESS** 

NATURE OF BUSINESS BEGINNING AND ENDING DATES

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	b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as define U.S.C. § 101.			a., above, that is "single asset real estate" as defined in 11	
	X	NAME		ADDRESS	
		[Questions 19 - 25 * * *	are not applica	able to this case]	
	[If comp	pleted by an individual or individual and	spouse]		
			swers contained in the	foregoing statement of financial affairs and any attachments	
-4-	thereto ai	nd that they are true and correct.		/s/ John D. Vuksinic	
ate .			Signature of Debtor	JOHN D. VUKSINIC	
			G.	/s/ Jill R. Vuksinic	
ate .	Signature of Joint Debtor		JILL R. VUKSINIC		
	Po		continuation sheets atta		
	Pe			ached risonment for up to 5 years, or both. 18 U.S.C. §152 and 357	
mpensa les or g	clare under ation and ha guidelines h en the debto	DECLARATION AND SIGNATURE OF Menalty of perjury that: (1) I am a bankrupt ave provided the debtor with a copy of this doctave been promulgated pursuant to 11 U.S.C. Secondary of the secondary o	NON-ATTORNEY B.  acy petition preparer as ument and the notices a \$ 110 setting a maximu		
mpensa les or g ve give that sec	clare under ation and ha guidelines h en the debto ction.	DECLARATION AND SIGNATURE OF Menalty of perjury that: (1) I am a bankrupt ave provided the debtor with a copy of this doctave been promulgated pursuant to 11 U.S.C. Secondary of the secondary o	NON-ATTORNEY B. cy petition preparer as ument and the notices a \$ 110 setting a maximuring any document for f	ANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110; (2) I prepared this document fund required under 11U.S.C. § 110(b), 110(h), and 342(b); (3) am fee for services chargeable by bankruptcy petition preparers	
es or give give that see	elare under ation and ha guidelines h en the debto ction.	DECLARATION AND SIGNATURE OF Penalty of perjury that: (1) I am a bankrupt are provided the debtor with a copy of this doctave been promulgated pursuant to 11 U.S.C. Sor notice of the maximum amount before preparation preparation preparation preparation preparation preparation preparer is not an individual, state the name, title	NON-ATTORNEY B.  The properties of the propertie	ANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 152 and 357 and 357 ankkruptcy Petition Prepared this document find required under 11 U.S.C. § 110; (2) I prepared this document find required under 11 U.S.C. § 110(b), 110(h), and 342(b); (3) Im fee for services chargeable by bankruptcy petition preparers filing for a debtor or accepting any fee from the debtor, as required.	
mpensa les or g ve give that sec inted or the bank rtner wh	elare under ation and ha guidelines h en the debto ction. r Typed Na	DECLARATION AND SIGNATURE OF Penalty of perjury that: (1) I am a bankrupt are provided the debtor with a copy of this doctave been promulgated pursuant to 11 U.S.C. Sor notice of the maximum amount before preparation preparation preparation preparation preparation preparation preparer is not an individual, state the name, title	NON-ATTORNEY B.  The properties of the propertie	ANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 13 defined in 11 U.S.C. § 110; (2) I prepared this document fund required under 11U.S.C. §§ 110(b), 110(h), and 342(b); (3) arm fee for services chargeable by bankruptcy petition preparers iling for a debtor or accepting any fee from the debtor, as required to the second of the	
ompensa les or give give give that sec	elare under ation and ha guidelines h en the debto ction. r Typed Na rruptcy petiti ho signs this	DECLARATION AND SIGNATURE OF Penalty of perjury that: (1) I am a bankrupt are provided the debtor with a copy of this doctave been promulgated pursuant to 11 U.S.C. Sor notice of the maximum amount before preparation preparation preparation preparation preparation preparation preparer is not an individual, state the name, title	NON-ATTORNEY B.  The properties of the propertie	ANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 13 defined in 11 U.S.C. § 110; (2) I prepared this document fund required under 11U.S.C. §§ 110(b), 110(h), and 342(b); (3) arm fee for services chargeable by bankruptcy petition preparers iling for a debtor or accepting any fee from the debtor, as required to the second of the	

not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. §156.

# UNITED STATES BANKRUPTCY COURT Northern District of Illinois

	John D. Vuksinic & Jill R. Vuksinic			
In re			Case No.	
111 10	Debtor	,	Cuse 1 to.	Chapter 7

# CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: National Bank & Trust Company	Describe Property Securing Debt: 2007 Suzuki GSX-R600 Motorcycle
230 West State Street	2007 Suzuki GSA-Rood Woldleyele
Sycamore, IL 60178	
Property will be (check one):	
☐ Surrendered <b>如</b> Retained	
If retaining the property, I intend to (check at least one):	
Redeem the property	
Reaffirm the debt	
Other. Explain	(for example, avoid lien
using 11 U.S.C. §522(f)).	
Property is (check one):	
☐ Claimed as exempt ☐	Not claimed as exempt
D	٦
Property No. 2 (if necessary)	
Creditor's Name: Boeing Employees Credit Union	<b>Describe Property Securing Debt:</b> 2006 Ford Ranger Pickup Truck
P.O.Box 97050	2000 Ford Hunger Florida Francis
Seattle, WA 98124-9750	
Duomontry will be ( 1 1 )	
Property will be (check one):  Surrendered  Retained	
☐ Surrendered <b>☑</b> Retained	
If retaining the property, I intend to (check at least one):	
Redeem the property	
Reaffirm the debt	
☐ Other. Explain	(for example, avoid lien
using 11 U.S.C. §522(f)).	
Property is (check one):	
☐ Claimed as exempt ☐	Not claimed as exempt

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PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for Each unexpired lease. Attach additional pages if necessary.)

Property No. 1 NO Leased Property		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
Property No. 3 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
_1continuation sheets attached (if	any)	
	at the above indicates my intention as to	
Estate securing debt and/or personal	property subject to an unexpired lease.	
	/s/ John D. Vuksinic	
Date:		
	Signature of Debtor	
	/s/ Jill R. Vuksinic	
	Signature of Joint Debte	or

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# CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION (Continuation Sheet)

PART A - Continuation

Property No: 3	
Creditor's Name: Bank of America Customer Service P.O.Box 5170 Simi Valley, CA 95062-5170	Describe Property Securing Debt: Homestead Real Estate
Property will be (check one):	
Surrendered   Retained	
If retaining the property, I intend to (check at least one):	
☐ Redeem the property	
☐ Reaffirm the debt	
Other. Explain	(for example, avoid lien
using 11 U.S.C.§522(f)).	
Property is (check one):  Claimed as exempt	Not claimed as exempt

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# UNITED STATES BANKRUPTCY COURT

# **Northern District of Illinois**

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

# 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

# 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

# Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

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# Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

# Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

# **Chapter 12:** Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

## Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor

this notice required by § 342(b) of the Bankruptcy Code.	
Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security
	number of the officer, principal, responsible person, or partner of
	the bankruptcy petition preparer.) (Required
X	by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer or officer,	
principal, responsible person, or partner whose Social	
Security number is provided above.	

## **Certificate of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

John D. Vuksinic & Jill R. Vuksinic	X/s/ John D. Vuksinic		
Printed Name(s) of Debtor(s)	Signature of Debtor Date		
Case No. (if known)	X/s/ Jill R. Vuksinic		
, , <u> </u>	Signature of Joint Debtor (if any) Date		

American Mediation 1 S 132 Summit Ave, Suite 202 B Oakbrook Terrace, IL 60181

American TV 2404 West Beltline Hwy Madison, WI 53718

Asset Acceptance LLC P.O.Box 2039 Warren, MI 48090-2039

Bank of America Customer Service P.O.Box 5170 Simi Valley, CA 95062-5170

Beacon Services P.O.Box 4597 Timonium, MD 21094-4597

Beneficial National Bank P.O.Box 15518 Wilmington, DE 19850-5518

Best Buy / HSBC P.O.Box 15521 Wilmington, DE 19850-5521

Blitt & Gaines 661 Glenn Avenue Wheeling, IL 60090

Boeing Employees Credit Union P.O.Box 97050 Seattle WA 98124-9750

Boeing Employees Credit Union P.O.Box 97050 Seattle, WA 98124-9750

Citi Cards 4600 Houoston Road Florence, KY 41042

Citi Cards Box 6000 The Lakes, NV 89163-6000

Clearwood Community Association 21603 North Clearlake Blvd SE Yelm, WA 98597

Cornerstone Enterprises, Inc. 612 Triplett Street
Ownsboro, KY 42303-3559

Credit Collection Services Two Wells Avenue Dept. 9134 Newton, MA 02459

Creditors Interchange P.O.Box 1335 Buffalo, NY 14240-1335

Elan Financial Services P.O.Box 108 St. Louis, MO 63166-9801

ER Solutions P.O.Box 9004 Renton, WA 98057

Farmers Insurance Group 4680 Wilshire Blvd Los Angeles, CA 90010

GE Money Bank / Old Navy Bankruptcy Department P.O.Box 103104 Roswell, GA 30076 GLA Collection Company 2630 Gleeson Lane Louisville, KY 40299

Kohl's P.O.Box 3043 Milwaukee, WI 53201-3043

LDG Financial Services 7001 Peachtree Industrial Blvd Suite 320 Norcross, GA 30092

Mann Bracken LLP 2727 Paces Ferry Road Suite 1400 Atlanta, GA 30339

National Bank & Trust Company 230 West State Street Sycamore, IL 60178

NCO Financial Systems P.O.Box 12100 Dept. 64 Trenton, NJ 08650

NES 29125 Solon Road Solon, OH 44139-3442

Nina H. Cosentino Lorenz Burkheart 213 South Second Street DeKalb, IL 60115

Owensboro Medical Practice 1200 Breckenridge Street Owensboro, KY 42303 Puget Sound Energy BOT-01H P.O.Box 91269 Bellevue, WA 98009-9269

Sears Gold Mastercard P.O.Box 6282 Sioux Falls, SD 57117-6282

Sentry Credit 2809 Grand Avenue Everett, WA 98201

Target National Bank P.O.Box 9475 MS-3Z-R Minneapolis, MN 55440-9475

The Company Store/WFNNB P.O.Box182124 Columbus, OH 43218-2124

Thurston County Treasurer 2000 Lakeridge Drive SW Olympia, WA 98502-6080

US Bank P.O.Box 6335 Fargo, ND 58125-6335

Water Street Financial, Inc. 2400 York Rd, Sute 200 Lutherville Timonium, MD 21093-2280 Case 09-74965 Doc 1 Filed 11/08/09 Entered 11/08/09 19:38:03 Desc Main Document Page 51 of 51

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United	States	Bankruptcy	Court
	Northern	District of Illinois	

	In re John D. Vuksinic & Jill R. Vuksinic	Case No
		Chapter7
	Debtor(s)	•
	DISCLOSURE OF COMPENSATION O	F ATTORNEY FOR DEBTOR
١.	Pursuant to 11 U .S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certi and that compensation paid to me within one year before the filing rendered or to be rendered on behalf of the debtor(s) in contempla	of the petition in bankruptcy, or agreed to be paid to me, for service
	For legal services, I have agreed to accept	\$\$,500.00
	Prior to the filing of this statement I have received	
	Balance Due	
<u>.</u>	The source of compensation paid to me was:	·········
-	☑ Debtor ☐ Other (specify)	
s.	The source of compensation to be paid to me is:	
•	The source or compensation to be paid to me is:  ☐ Other (specify)	
	1	
SSC	f M I have not agreed to share the above-disclosed compensatio ociates of my law firm.	n with any other person unless they are members and
f m	I have agreed to share the above-disclosed compensation will y law firm. A copy of the agreement, together with a list of the name	ith a other person or persons who are not members or associates es of the people sharing in the compensation, is attached.
	In return for the above-disclosed fee, I have agreed to render lega	al service for all aspects of the bankruptcy case, including:
	<ul> <li>a. Analysis of the debtor's financial situation, and rendering advices</li> <li>b. Preparation and filing of any petition, schedules, statements of at</li> <li>c. Representation of the debtor at the meeting of creditors and conference</li> </ul>	ffairs and plan which may be required;
6.	By agreement with the debtor(s), the above-disclosed fee does not	include the following services:
		-
	CEF	RTIFICATION
	I certify that the foregoing is a complete statement of any a debtor(s) in the bankruptcy proceeding.	agreement or arrangement for payment to me for representation o
		/s/ Richard H. Schmack
	Date	Signature of Attorney
		Name of law firm